

Information to identify the case:			
Debtor 1	Jason D. Trace		Social Security number or ITIN xxx-xx-9288
	First Name	Middle Name	Last Name
Debtor 2	Keri L. Trace		Social Security number or ITIN xxx-xx-7175
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-10025-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason D. Trace

Keri L. Trace

6/9/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jason D. Trace
Keri L. Trace
DebtorsCase No. 14-10025-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db/jdb +Jason D. Trace, Keri L. Trace, 2278 Milltowne Way, Lake Mary, FL 32746-4984
 13777383 +Chase, Po Box 24696, Columbus, OH 43224-0696
 13874343 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14055245 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 13793630 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 13777390 M&T Credit Services LLC, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,
 Williamsville, NY 14221
 13777391 +Mantis / Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 10 2017 00:50:37 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 cr E-mail/Text: camanagement@mtb.com Jun 10 2017 00:50:25 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 cr +EDI: PRA.COM Jun 10 2017 00:38:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 13829140 +E-mail/Text: bncmail@w-legal.com Jun 10 2017 00:50:45 ALTAIR OH XIII, LLC,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13777380 +EDI: GMACFS.COM Jun 10 2017 00:38:00 Ally Financial, Attn: Bankruptcy, Po Box 130424,
 Roseville, MN 55113-0004
 13827302 EDI: AIS.COM Jun 10 2017 00:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13777381 +EDI: CAPITALONE.COM Jun 10 2017 00:38:00 Capital One, Po Box 5253,
 Carol Stream, IL 60197-5253
 13777382 +EDI: CAPITALONE.COM Jun 10 2017 00:38:00 Capital One Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13856065 EDI: BL-BECKET.COM Jun 10 2017 00:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13777384 +EDI: WFNNB.COM Jun 10 2017 00:38:00 Comenity Bank / Peebles, Attention: Bankruptcy,
 Po Box 182686, Columbus, OH 43218-2686
 13777385 +E-mail/Text: kthomas@eriefcu.org Jun 10 2017 00:50:25 Erie Federal Credit Union,
 1109 East 38th Street, Erie, PA 16504-1845
 13777386 +EDI: RMSC.COM Jun 10 2017 00:38:00 GE Capital Retail Bank / Amazon, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 13777387 +EDI: RMSC.COM Jun 10 2017 00:38:00 GE Capital Retail Bank / Lowes,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 13777388 +EDI: RMSC.COM Jun 10 2017 00:38:00 GE Capital Retail Bank / Old Navy, Attention: GEMB,
 Po Box 103104, Roswell, GA 30076-9104
 13777389 +EDI: CBSKOHL.COM Jun 10 2017 00:38:00 Kohls / Capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 13871808 EDI: RESURGENT.COM Jun 10 2017 00:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13777392 +E-mail/Text: ahefner@onefcu.com Jun 10 2017 00:51:11 Meadville Area Federal Credit Union,
 300 Arch Street, Meadville, PA 16335-3217
 13865607 EDI: PRA.COM Jun 10 2017 00:38:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14520193 EDI: PRA.COM Jun 10 2017 00:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13811371 EDI: Q3G.COM Jun 10 2017 00:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13808392 EDI: Q3G.COM Jun 10 2017 00:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13777394 EDI: AGFINANCE.COM Jun 10 2017 00:38:00 Springleaf Financial Services, 18947 Park Avenue,
 Meadville, PA 16335
 13873624 EDI: AGFINANCE.COM Jun 10 2017 00:38:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 971,
 EVANSVILLE, IN 47706
 13777393 +EDI: SEARS.COM Jun 10 2017 00:38:00 Sears / Cbna, Po Box 6282,
 Sioux Falls, SD 57117-6282
 13874164 EDI: RMSC.COM Jun 10 2017 00:38:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13777395 EDI: VERIZONEAST.COM Jun 10 2017 00:38:00 Verizon, 500 Technology Drive #550,
 Saint Charles, MO 63304-2225
 13777396 +EDI: WFNNB.COM Jun 10 2017 00:38:00 Victoria's Secret, Attention: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 13777397 +EDI: BLUESTEM Jun 10 2017 00:38:00 Webbank / Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 13777398 +E-mail/Text: collections@widgetfinancial.com Jun 10 2017 00:50:41 Widget Financial,
 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 29

District/off: 0315-1

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 09, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Christopher J. Davis on behalf of Creditor M&T Bank cjd@sgkpc.com, pms@sgkpc.com
Daniel P. Foster on behalf of Debtor Jason D. Trace dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Keri L. Trace dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Douglas Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8